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# Norfolk

## VIRGINIA



ISSUED BY THE  
**CHAMBER of COMMERCE**  
*of* NORFOLK

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# **The Chamber of Commerce of Norfolk**

**Is located in the National  
Bank of Commerce Bldg.**

**It is equipped with  
An Information and Industrial  
Department  
A Reading and Writing Room  
A Traffic Department  
A Grain and Hay Inspection  
Department**

**You are invited to make it your  
headquarters while in Norfolk**



NOV 28 1914



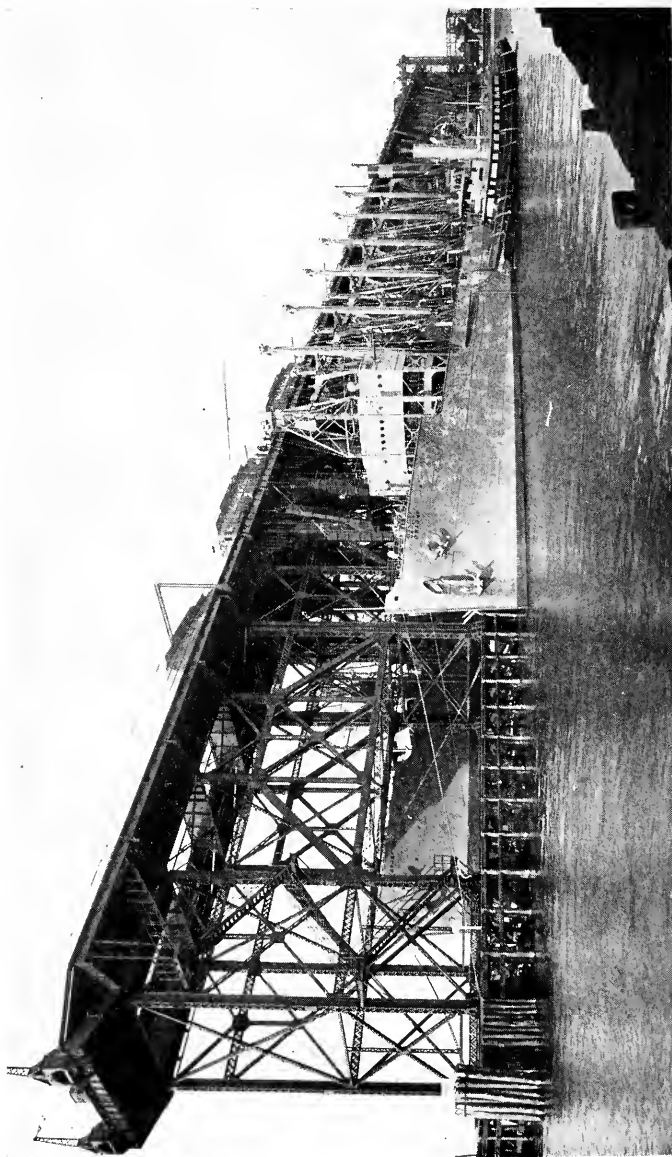
A bustling scene on the inner harbor of Norfolk. Hampton Roads and Norfolk are free from ice in the harbor throughout the year.

## Foreword.

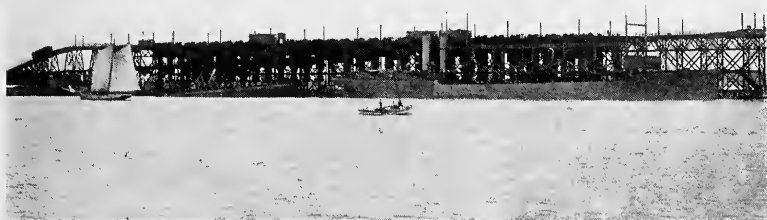
Norfolk, Virginia, the Central Atlantic Port, is the most virile, optimistic community on the southern seaboard. This opulent and thriving city stands as the result of an ambitious and energetic citizenship doing its work well. The record of past achievements has given the city world-wide fame. The future is assured.

Norfolk is no mean city. Close investigation will at once confirm the basis for Norfolk's splendid reputation abroad. No port in the United States of equal population is arousing national attention to the extent that Norfolk is doing.

Norfolk and Norfolk County, with the largest population of a similar unit in Virginia, is America's greatest coal exporting point; is the center of truck farms that feed the metropolitan cities of the East; originator and center of the peanut industry and important in lumber, oyster, fish, fertilizer and miscellaneous manufacturing and wholesale and retail merchandising.



The largest coal pier in the world. Latest unit of the Norfolk & Western terminals at Lambert's Point, Norfolk. This pier cost two million dollars. Single ships can be loaded with coal at the rate of eighteen hundred tons per hour and upward. This is the most rapid coal loading done in the world.



The Virginian Railway coal pier. This road hauls the heaviest trains in the world. Built by H. H. Rogers, personally.

## Norfolk's Export Coal Trade.

Twelve million tons of coal were dumped over the tide-water coal piers on Hampton Roads last year.

Coal from Norfolk is shipped to all parts of the world. Markets that have always been considered open only to Welsh coal, are now being supplied with coal from Norfolk.

Millions of dollars have been expended in providing facilities at Norfolk for handling this commerce. Existing railroads to West Virginia have been rebuilt to take care of it. The late H. H. Rogers startled the world by building the Virginian Railway from Norfolk to the West Virginia fields to handle coal traffic.

The heaviest freight trains on earth are hauled into Norfolk loaded with coal, because of an extremely low grade to tidewater.

The quality of such well-known West Virginia coals as the Pocahontas, and New River fields produce is now conceded the world over. Contracts are made for 14,600 B. T. U's, and train loads sometimes run as high as 15,000 B. T. U's.

Contract prices for this coal at Norfolk is \$2.75 per ton, 2,000 lbs., carloads delivered on private sidings, and \$2.90 and \$3.00 per ton, 2,240 lbs., f. o. b. vessels for off-shore points.



The heart of Granby Street, showing the Royster Building. Hotel, shopping and amusement center of Norfolk—lined with farm houses a few years ago. The transformation of Granby Street has been the most notable feature of Norfolk's development. Crowded with traffic every day in the year.



## An Equable Climate All Year 'Round.

During every season of the year people from other sections are in Norfolk to benefit from its invigorating climate.

The tang of salt air in the summer breezes, and the warmth that comes from the Gulf Stream to temper the winters, gives Norfolk a combination that cities north or south cannot enjoy.

Norfolk is cooler in summer and warmer in winter because of the above influences than Virginia cities but seventy-five miles from the coast.

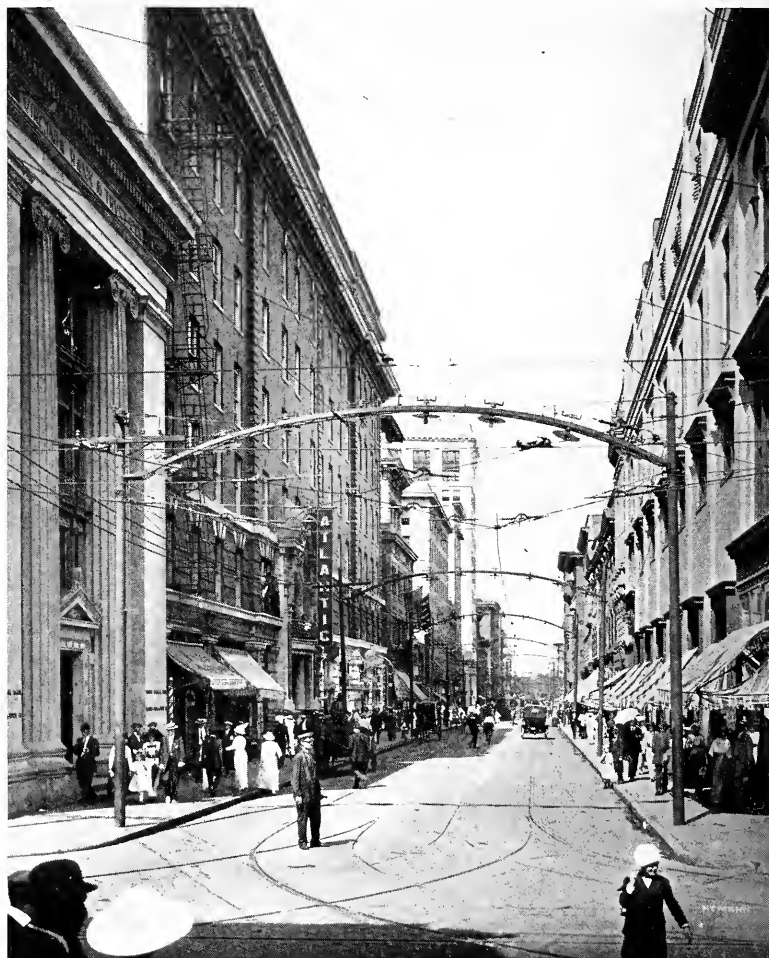
The Atlantic Ocean on the east, the Chesapeake Bay and Hampton Roads on the north, the Elizabeth River on the west, with the Lafayette River, the Hague and the Eastern Branch running east from the Elizabeth River through sections of Norfolk and its environs, put all parts of the city within a few blocks of salt water.

In a latitude far north of other "Southern" cities, there is a bracing influence in the climate that makes the native population and newcomers strong, healthy and active.

Aside from the fact that tempering influences rid it of the extremes that draw upon people's reserve strength, there is little difference between Norfolk's climate and that of the southerly "Northern" cities.

### CLIMATIC TABLES

	Average	
	Temperature	Rain, In.
January .....	40.7	3.30
February .....	41.5	3.78
March .....	48.	4.35
April .....	56.4	3.31
May .....	66.6	4.13
June .....	74.6	4.12
July .....	78.8	5.91
August .....	77.1	6.05
September .....	71.7	4.01
October .....	61.1	3.75
November .....	50.9	2.76
December .....	42.9	3.42



Looking up the liveliest street in Virginia—Granby Street at the corner of Main Street. Street cars for Ocean View, Willoughby Spit and Old Point Comfort depart from this corner.

Norfolk is the port of entry for the State of Virginia; headquarters for U. S. Army Engineer work, revenue cutter and light-house services, and steamboat inspection.

## A Cosmopolitan and Progressive City.

It is but one night's ride by fast and luxurious steamers from Norfolk to New York, Baltimore, Washington and Richmond; and by fast trains to those cities and Philadelphia and Boston; the latter city being reached in two nights by steamer from Norfolk.

Norfolk not only provides an unequalled base for handling southern and national trade, but enables those engaged in it to avoid isolating themselves in a far-off and provincial city whose climate may require several years' residence in order to become accustomed to it.

This feeling has prevented many highly desirable people from interesting themselves in southern affairs. Norfolk, on the closest investigation, will prove a solution of the problem for many who are hesitating.

Southern business can be handled more quickly and economically from Norfolk than any other city, bar none. National markets can also be reached without delay or sacrifice of profits.

The climate is salubrious and congenial to those who hail from any section of the United States. Because of its nearness to metropolitan centers and the trend of local affairs, the social and business atmosphere is broad, progressive and metropolitan. People feel at home in Norfolk at once.

Thousands of the leading people of Norfolk have come here from northern and middle-western states, and large numbers from North Carolina. Newcomers from any section will find people from their home state living in Norfolk.

When traveling East, buy your ticket via Norfolk, thence steamship to destination. The stop-over and water trip will prove worth while and restful.



Main Street, looking toward the harbor. The financial center of Norfolk, lined with Virginia's finest retail stores. Portsmouth, Berkley Ward and the Navy Yard reach Norfolk via the ferries and Main Street.

The combined population of Norfolk and Norfolk county exceeds that of any other city and county in Virginia and North Carolina, according to U. S. census figures. More people throng its streets than any other city in both states.



Main Street looking east. Commercial Place, which leads to the ferries, connects with Main Street at the Monument.

## A Notable Retail City.

As the market place for the products of Eastern Virginia and North Carolina, and the transportation connection for those sections, there is a demand for retail merchandise that has developed this business more than any other part of the city's commerce.

With a city and county whose population in 1910 was 153,386, the retail establishments of Norfolk are more like those of a city of double the population of 85,005, which the United States census gave in 1913.

Norfolk is the retail city for all the five Hampton Roads counties whose aggregate population in 1910 was 239,269. All of this population is within twenty miles of Norfolk and makes this city its shopping center.



City Hall Avenue—always busy. Electric cars leave here for Virginia Beach, Cape Henry, Sewall's Point, Newport News, Berkley, etc.

## Growth of Fertilizer Industry.

On the opposite page is a typical Norfolk fertilizer plant. On the front is deep water that permits steamers loaded with raw material to discharge at little expense. On the rear is a belt line railroad that taps eight trunk lines of railroad on an equal basis.

The output of the plants now aggregates 300,000 tons per year, valued at \$5,000,000. The climate, the soil and the ever increasing intensity of cultivation in the Norfolk district provide a wider market for fertilizer every season. These plants are among the heaviest producers of tonnage in Norfolk.

Berkley ward, in which these plants center, is admirably fitted for industries. A trip through it is a revelation.



The Southern Branch of the Elizabeth River is lined with huge fertilizer plants. Thirty-five feet of water and belt line reaching eight railroads.

Several of the companies operating fertilizer plants in Norfolk own chains of plants throughout the Southeast. The profits from the fertilizer business have been responsible for many civic improvements.

Some of these plants own their phosphate mines in Florida, bringing it to Norfolk by ship-loads. Raw material from over sea is now coming to Norfolk in cargo lots.

The increase in the number of fertilizer plants has been a conspicuous feature of Norfolk's recent growth. They illustrate the advantage of the city for heavy industries serving Southern markets where every economy must be practiced.

A visit to Norfolk is not complete unless a trip is made up the Southern Branch past the industrial development. Launches for harbor trips may be hired at the foot of Main Street.



A Norfolk peanut butter and candy factory. It was a Norfolk man that induced Americans to adopt the peanut as a food.

## Center of American Peanut Industry.

It was a Norfolk man, still living, who made the peanut famous and Norfolk the center of the American peanut business. Soil, climate and labor conditions in the sections of Virginia and North Carolina adjacent to Norfolk are especially adapted to their growth.

Capital from these two states, using Norfolk as headquarters, has always controlled the peanut trade.

Large cleaning factories and warehouses center in Norfolk and adjacent territory. Factories have also been established here to put up shelled, salted and candied peanuts and peanut butter.

The package car service described on pages twenty-three and twenty-four materially assists in national distribution.





A large metal and wood-working establishment located on the Norfolk and Portsmouth Belt Line Railroad, which gives connections with eight trunk lines.

The peanut production of the Norfolk district last year was 2,300,000 bags valued at \$12,000,000.00. To this should be added the increased value of prepared peanuts sold by Norfolk factories.

Other southern states are now raising peanuts from Virginia seed; but they are all marketed on the Norfolk basis, freight, etc.

The introduction and development of peanuts, acquainting the American people with their qualities as a food and putting the business on a profitable basis is an example of what Norfolk men can do.

The Norfolk district taught the South the benefits of intensive soil cultivation and rotation in crops.

Its nearness to great consuming markets and the cheap rail, water and electric lines that enable shipments to be assembled at Norfolk is a condition not matched elsewhere.



One of the largest oyster and fish "factories" in America. Norfolk's nearness to the beds and feeding grounds, the excellence of the varieties secured, and quick transportation to markets, has built up a national business in these lines.

You will never really know or appreciate the excellence of sea-food until you eat it in Norfolk at its best.

## Oyster and Fish Production.

A large portion of Norfolk's wealth is derived from the oyster, crab and fish industry. Her commerce in these items is confined principally to "fresh" shipments. Less attention is paid to canning oysters than in other markets.

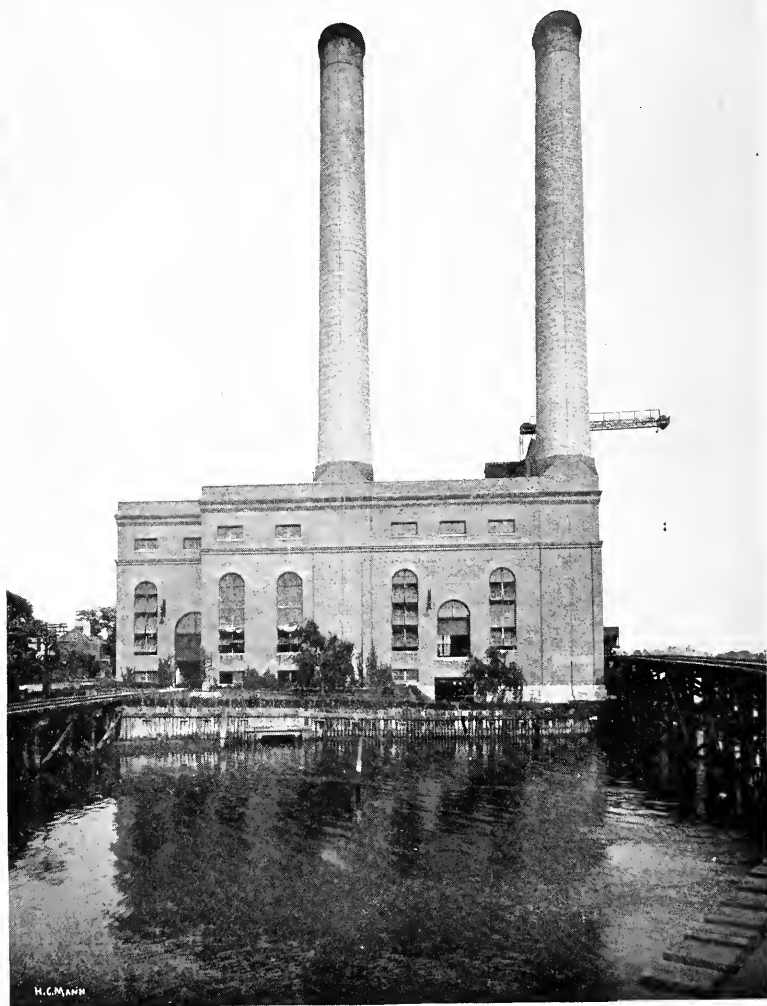
Between five and six million dollars worth of oysters are shipped annually by the producers who center at Norfolk. Large fleets are employed in tonging them from the producing fields.

The Lynnhaven, Horn Harbor, Cherrystone, Mobjack, Little Bay and Hunger's Creek oysters are produced in the Norfolk district. The epicures of the nation depend largely upon Norfolk for this far-famed and delicious sea-food.

Hard and soft crab production that centers in Hampton Roads amounts to over one million dollars in value. About half is shipped fresh, the rest is canned. Many fastidious people consider the pleasure of eating hard crab meat, as served in Norfolk, ample compensation for a trip half way across the continent.

Although trout, sheepshead, hog-fish, shad, mackerel, and blue fish are caught near Norfolk in quantities valued at over two million dollars annually, it is the Ocean View spot that gives the city distinction in fish production.

A trip to Norfolk is incomplete unless the traveler has feasted on this delicious fish. It is different in taste from the usual varieties, and one meal makes an enthusiast out of every one. They are at their best when caught on the feeding-ground in Chesapeake Bay that runs along the shore between Ocean View and Lynnhaven Inlet.



The modern, high capacity power house of the Virginia Railway & Power Company. Has water and rail connections. Aside from current generated for the Norfolk Southern electric lines, this plant furnishes all the electricity consumed in Norfolk and Portsmouth, and Norfolk and Princess Anne Counties.

## Electricity, Gas and Traction Lines.

The above three public utilities are operated by the Virginia Railway & Power Company, which is controlled by the Gould interests of New York.

The power house shown on the preceding page has a capacity of 17,000 k. w. It furnishes all the commercial current used in Norfolk and Princess Anne Counties.

Maximum franchise rates for electric lighting start at ten cents per k. w. h. for quantities up to 99.9 k. w. h. per month and gradually reduce to six cents per k. w. h. for 1428.5 k. w. h. and upwards. Power rates from nine cents per k. w. h. for quantities up to 110.9 k. w. h. to four cents per k. w. h. for 2222.2 k. w. h. and over. Ten per cent discount is allowed for prompt cash payment.

Much lower rates are made to consumers where their requirements enable them to give the company guarantees in the way of consumption and minimum charges. Some of these rates scale down to one cent per k. w. h.

Gas is sold to domestic consumers at the rate of \$1.00 per thousand cubic feet.

The traction lines of this company are shown in detail on pages thirty-three and thirty-four. They cover one hundred and ninety-three miles. New equipment is being added from time to time. The Norfolk Southern railroad operates an electric line from the center of the city to Lynnhaven, Cape Henry, Virginia Beach and intermediate stations. The extension of traction facilities to beach resorts gives a wide section of suburban territory good transportation.



On the beach at Ocean View, one of the many seaside resorts at Norfolk. The tourists find Norfolk interesting at all seasons.

## Water Supply and Rates.

An unusually high grade of water is supplied to Norfolk. It is secured from fresh water lakes east of the city and is very soft and free from impurities. Many people come to Norfolk during their vacations in order to benefit from its healthful water.

The City of Norfolk supplies water inside the city limits, except Berkley Ward, which lies on the south side of the Eastern Branch of the Elizabeth River.

Water is supplied to factories and domestic consumers at the flat rate of thirteen and one-half cents per thousand gallons.



An ordinary catch of Ocean View spots. The only place where this appetizing fish can be caught. They run in great numbers.

The Norfolk County Water Company supplies the suburbs of Norfolk, the resorts and colonies at the beaches and certain sections of the city which have been annexed since the Norfolk County Water Company was established, and which its franchise still covers.

This company's published rate is thirteen and a half cents per thousand gallons to all consumers.

The Portsmouth, Berkley and Suffolk Water Company serving those sections charges factories thirty cents per thousand gallons for water, except those averaging one hundred and fifty thousand gallons per month, who are charged twenty cents per thousand gallons.

The City of Norfolk is now engaged in working out plans for a large unified system of water supply and distribution. It will result in the public and private plants being consolidated and operated by the city.

The quality of Norfolk's water is excellent. Its softness especially fits it for laundry purposes.



Norfolk from the inner harbor; an unrivalled location for commerce and industry. A thirty-five foot channel to the sea through Hampton Roads.



A glimpse of the down-town section of Norfolk. The center of life and activity in Virginia and the Carolinas. Busy by day or night.





A. section of Norfolk's great harbor. In the foreground, commercial warehouses, cotton warehouse district and steamship terminals. In the background, the terminals of the Southern Railway and Atlantic Coast Line can be seen.

### Fast Package Car Service.

The jobber or manufacturer who depends upon freight service that entails numerous delays in transit caused by transfer of his l. c. l. shipments en route because of not having through car service is severely handicapped nowadays.

Ignoring the increased loss and damage which irritates the customer and helps to lose business, there is a changed condition of merchandising to be considered. Merchants no longer carry stocks that last through whole seasons. Many of them depend upon daily shipments from jobbers or manufacturers. Any delay in the receipt of goods that are usually badly needed tends to transfer the customer to a market with modern service.

Three hundred and fifty package cars are dispatched from Norfolk daily by the various rail lines to points in twenty-eight states. Only three other cities in the whole United States can approach this service.





Norfolk from the inner harbor; an unrivalled location for commerce and industry. A thirty-five foot channel to the sea through Hampton Roads.

The Terminal passenger station appears on the right hand side of the engraving. Norfolk is but one night's ride from all Eastern centers.



### *Norfolk--Virginia's Livest City.*

The population of Norfolk proper in 1913 was 85,003, according to the U. S. Census office. The combined city and county in 1910 had a population of 153,386, which was larger than any other combined city and county in either Virginia or North Carolina.

The population of the cities and five counties on Hampton Roads of which Norfolk is the retail, wholesale, financial, hotel and amusement center was 239,269 in 1910. No other Virginia city has such a dependent population.

Norfolk is conceded to be an unrivalled location for iron and steel works that will use imported ore.



A glimpse of the down-town section of Norfolk. The center of life and activity in Virginia and the Carolinas. Busy by day or night.



Ghent, a fashionable residence district of Norfolk. For beauty of location and excellence of climate, this city cannot be equaled.

The Norfolk shipper can lay his goods down at their destination on time the year through. Our freight rates are very favorable for national distribution and this service completes the situation.

Many Southeastern manufacturers and jobbers could have prevented Chicago, St. Louis or New York capturing otherwise well satisfied trade had they been located in Norfolk and able to overcome the time lost in shipping from cities without this service.

National distributors are favoring Norfolk as a location for Southeastern business because of this real advantage. This facility alone puts Norfolk ahead of any Southeastern competitor.

Eight railroads are brought to the doors of Norfolk industries when located on the Norfolk & Portsmouth Belt Line Railroad, shown on pages thirty-three and thirty-four. Belt Line switching is absorbed by all lines. Large detail map of this road sent on application to the Chamber of Commerce.



The millions of packages of truck shipped from Norfolk every year, keep this and other factories on the Belt Line busy.



Branch house and commercial cold storage warehouse of the Anheuser-Busch. With a cold storage capacity of nearly 2,000,000 cubic feet, rail connection, this place offers unusual facilities. Distribution handled for

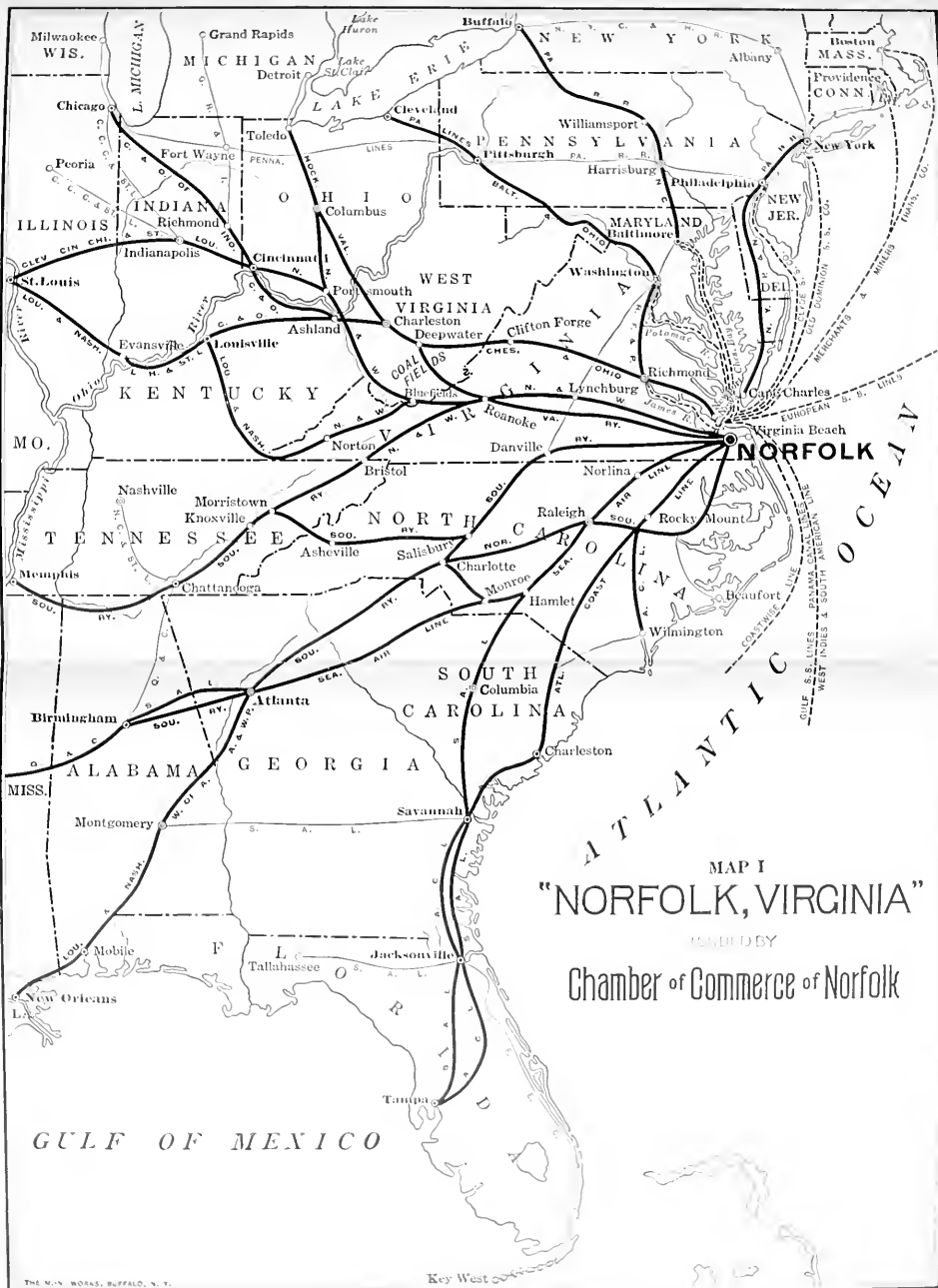
## General and Refrigerator Storage.

Manufacturers who sell a national market that does not justify independent branch houses will find large and modern ordinary and refrigerator commercial warehouses, whose service is first class.

These facilities are located on a thirty-five foot channel of water where cargoes can be unloaded; have barging facilities and switch tracks which connect them with a belt line that gives access on equal terms to eight trunk line railroads.

Tables of freight rates on your product from Norfolk, map showing the hundreds of points reached by daily fast package cars furnished at once by the Chamber of Commerce.





MAP I  
**"NORFOLK, VIRGINIA"**

PREPARED BY  
 Chamber of Commerce of Norfolk

## The Belt Line Railroad.

The Norfolk & Portsmouth Belt Line Railroad is an unexcelled location for industries. A plant located on it is given access on an equal basis to eight first class trunk line railroads.

This is another facility that makes Norfolk a preeminent location for industries.

A map of the belt line showing the vast development already made, expert advice as to locating your business in Norfolk and confidential assistance in securing sites will be furnished by the Chamber of Commerce without obligation on the part of the recipient.

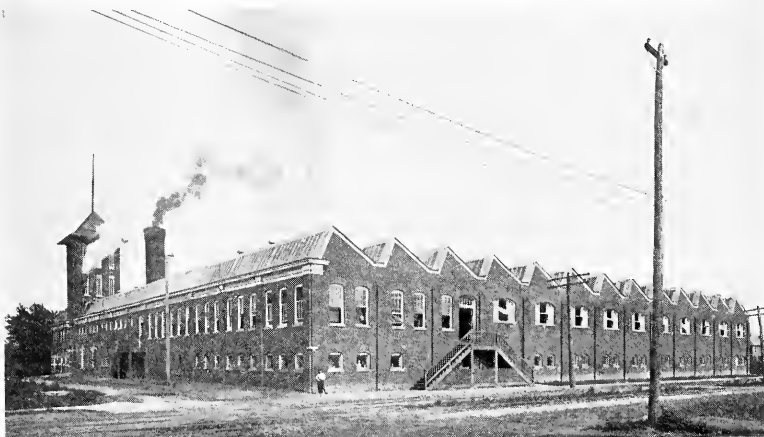


Busch Brewing Association.  
Locations, deep water piers,  
for customers.



The Consumers' Brewery, one of Norfolk's large industrial establishments. A large employer of labor and well capitalized.





A Norfolk silk mill. Added to its many cotton mills, this plant makes Norfolk unique among Southern textile centers.

## Trade Territory Easily Accessible.

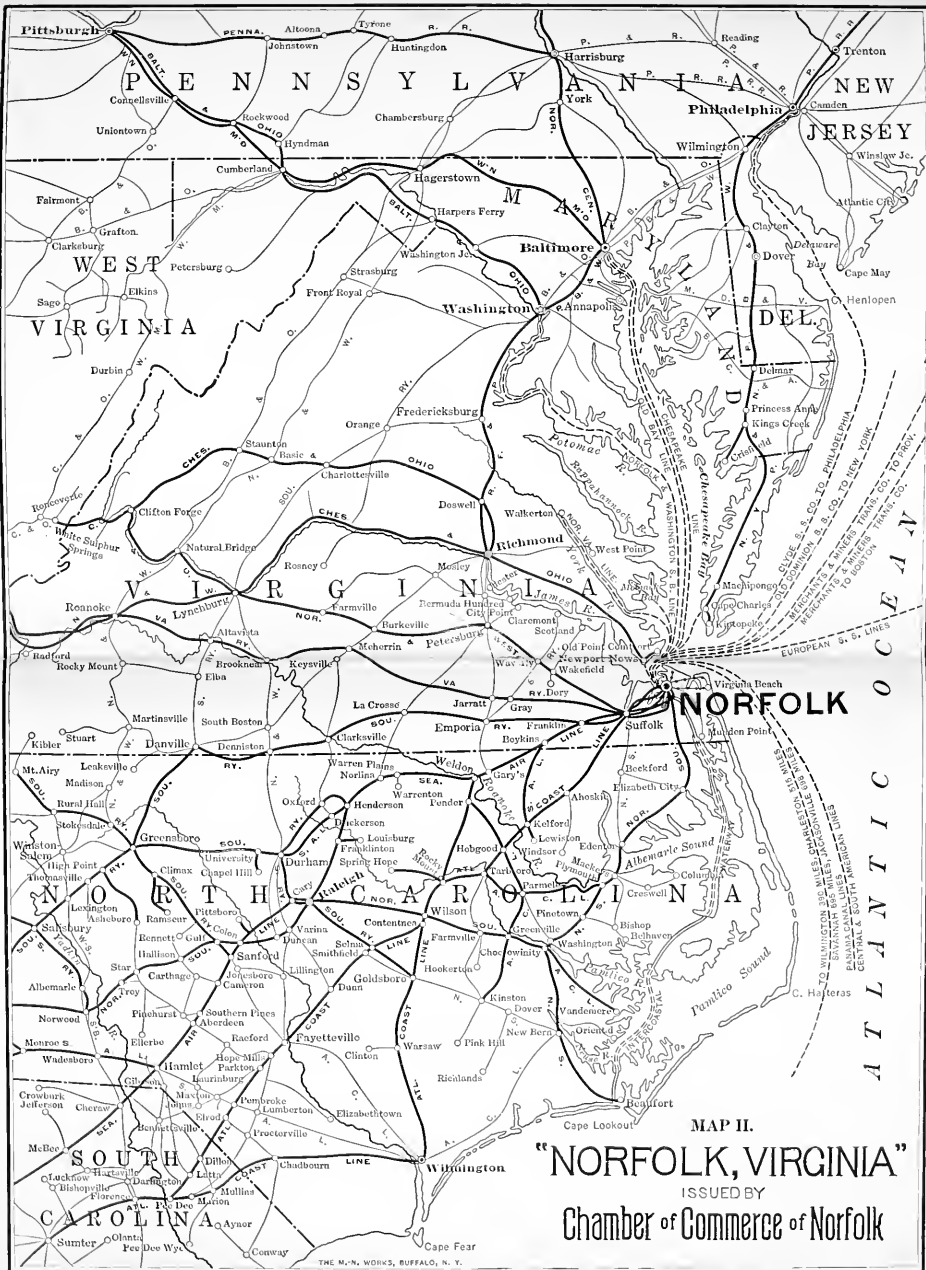
Norfolk is not only the key to the Southeast, which is becoming a more attractive market for all centers, but can reach many Central States, as well, at an advantage over competitors.

Freight rates permit the Norfolk manufacturer or wholesaler to command the trade of Virginia, the Carolinas, Eastern Tennessee and Kentucky, and all of West Virginia, provided his capital and ability is sufficient to handle the business.

Virginia, North and South Carolina, West Virginia, Ohio, Indiana, Michigan, Illinois, Kentucky, Tennessee and the northern parts of Georgia, Alabama and Mississippi can be reached from Norfolk on a par with Baltimore and lower than any other Seaboard city.

Permit the Chamber of Commerce to lay convincing proof of these facts before you, as they apply to your business.





# "NORFOLK, VIRGINIA"

ISSUED BY

Chamber of Commerce of Norfolk

## A National Market Available.

Because Norfolk reaches the sections mentioned on page thirty-one under exceptionally favorable conditions does not bar her from the rest of the country.

A number of local manufacturers who depend upon national markets have been unusually successful in operating in Norfolk.

There isn't a better distributing point in the United States, every phase of the matter being taken into consideration.

It doesn't cost as much to pay for draying to the receiving station in Norfolk as it does to pay the freight rate, which is the case in many Northern centers.

National distribution can be carried on more profitably from Norfolk than any city in the South, bar none. Every concern that markets its product in the South could save money by distributing from Norfolk. On the other hand, Norfolk can invade Northern markets with more freedom than houses in that section can come South.

The Belt Line railroad, which is illustrated on the two pages opposite, is another facility which few port cities have. Eight railroads are placed at your door by the rails of one.

The other side of the plant can be placed on thirty-five feet of water, where cargo steamers and barges can discharge raw material at a negligible freight charge.

Norfolk is gaining every year in distribution and factories because of these advantages. In case carriers are compelled to charge for terminal services they render at larger but badly arranged port cities, a tide of commerce and industry will come to Norfolk at once. But it is already increasing at a good rate.



## SECTION OF THE HOTEL AND OFFICE BUILDINGS THE BANKS

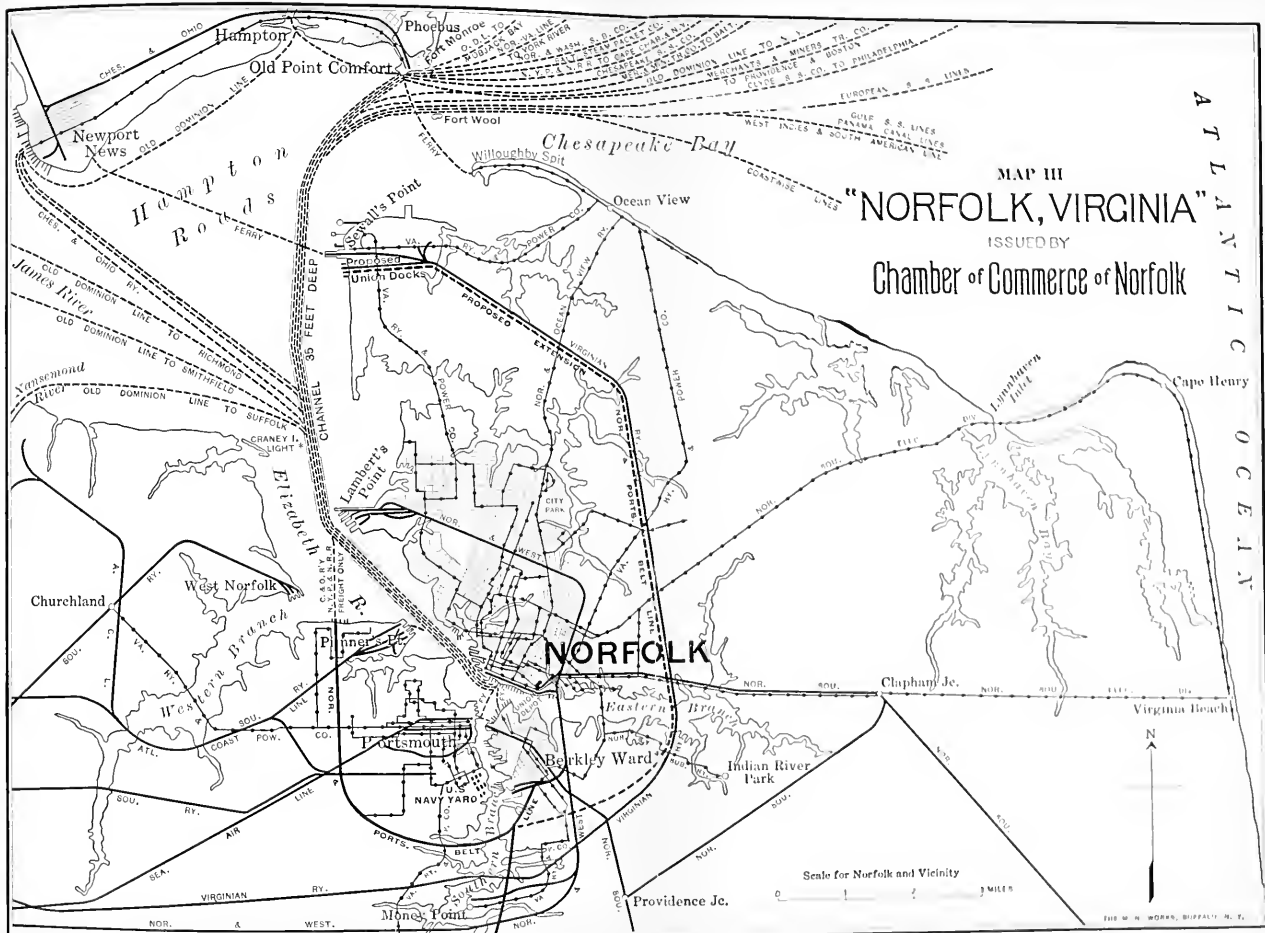
STATEMENT COMPILED JANUARY, 1914

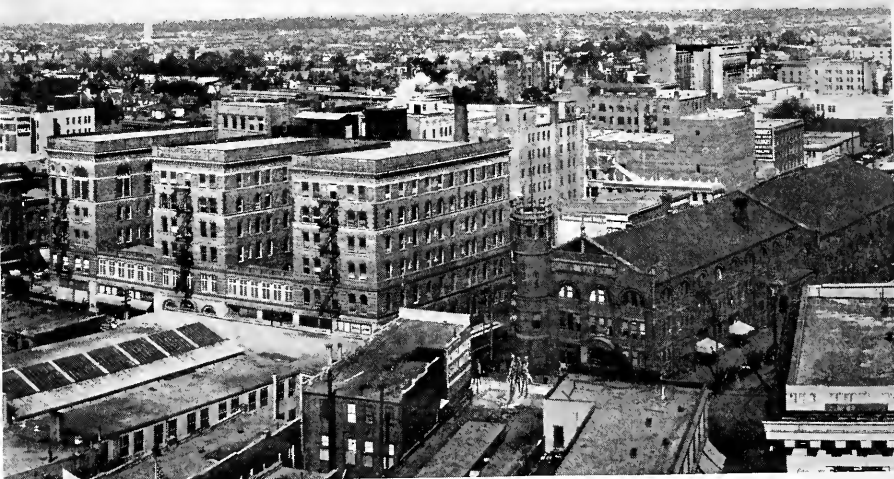
NAME	RESOURCES		
	Loans and Discounts	Banking House and Real Estate	Cash Due Ba
National Bank of Commerce.....	\$5,777,461.31	\$325,000.00	\$1,288,
Citizens Bank.....	3,473,958.25	245,462.09	531,
Norfolk National Bank.....	4,706,127.91	193,000.00	1,072,
Norfolk Bank for Savings and Trusts.....	1,436,599.83	20,000.00	130,
Merchants and Mechanics Bank.....	1,438,912.55	90,000.00	139,
Virginia National Bank.....	1,485,985.61	212,710.00	208,
Marine Bank.....	680,672.21	24,440.00	338,
Merchants and Planters Bank.....	761,338.73	25,748.15	71,
*Seaboard National Bank.....	890,966.18	6,500.00	229,
*Bank of Norfolk.....	466,730.90	13,021.45	139,
Mercantile Bank.....	195,450.41	6,877.64	14,
Peoples Bank and Trust Company.....	761,338.73	10,993.52	50,
Savings Bank of Norfolk.....	263,033.56	865.70	21,
<b>TOTALS .....</b>	<b>\$22,338,576.18</b>	<b>\$1,174,618.55</b>	<b>\$4,236,</b>

\* Now consolidated as the Seaboard National Bank.

The Norfolk Ledger-Dispatch, afternoon, and the Virginian-Pilot







ICE BUILDING DISTRICT OF NORFOLK.

## OF NORFOLK.

REPORTS TO STATE CORPORATION COMMISSION

		LIABILITIES			
and from nks	Totals	Capital	Surplus and Profit	Deposits	Bills Payable and Re-discounts
083.47	\$7,390,544.78	\$1,000,000.00	\$890,963.79	\$4,140,582.33	\$500,000.00
537.70	4,250,958.04	600,000.00	533,876.73	2,811,445.62	100,000.00
558.50	5,971,686.41	1,000,000.00	787,607.69	2,884,941.32	500,000.00
715.43	1,587,315.26	100,000.00	302,625.00	1,642,998.18	75,000.00
867.33	1,668,779.88	25,000.00	182,768.32	1,474,752.39	-----
566.56	1,907,262.17	500,000.00	113,434.53	1,113,521.87	120,000.00
909.00	1,044,021.21	110,000.00	218,509.99	703,649.48	-----
504.42	858,591.30	50,000.00	119,618.70	675,486.23	75,000.00
262.08	1,126,728.26	200,000.00	59,075.93	638,130.42	-----
334.97	619,087.32	100,000.00	33,421.73	481,147.98	6,755.00
118.33	216,446.38	100,000.00	13,061.72	86,524.81	10,000.00
866.29	823,198.54	50,000.00	24,687.46	238,891.65	15,000.00
639.90	285,539.16	35,600.00	16,035.06	206,833.09	45,000.00
963.98	\$27,750,158.71	\$3,870,600.00	\$3,295,686.65	\$17,098,905.37	\$1,446,755.00

t, morning, are the most prosperous newspapers published in Virginia.





Garrett's Winery—largest in America. Norfolk's location made the success of this business possible. Home of Virginia Dare Wine and Garrett Champagne.

## Harbor, Commerce and Growth Statistics.

The tonnage of the Port of Norfolk ranks fourth among all ports. The last figures made available by the United States War Department report the local yearly tonnage at twenty-two million, two hundred thousand tons valued at seven hundred and fifty million dollars.

The huge export and bunker coal business, local commerce and manufacturing, the interchange between the eight trunk line railroads and coastwise and ocean steamship lines, are important factors.

The Norfolk & Portsmouth Belt Line Railroad has been a great stimulant to business moving via Norfolk.

Norfolk is but twenty-seven miles from the open sea. The channel is thirty-five feet deep. One and a quarter million dollars will be spent by the Government for its improvement and widening.





# THE BANKS OF NORFOLK.

1. The Citizens Bank.
2. American Banking and Insurance Co., and Arcade Bldg.
3. Virginia National Bank and Virginia Bank and Trust Co.

4. Mercantile Bank.
5. The Marine Bank.
6. Norfolk National Bank.

Savings Bank of Norfolk, located at 239 E. Main Street.

7. Seaboard National Bank.
8. National Bank of Commerce.
9. Merchants and Planters Bank.

10. Norfolk Bank for Savings and Trusts.
11. Merchants & Mechanics Bank.
12. Peoples Bank and Trust Co.
- Southern Produce Co.'s Bldg.

## Harbor and Commerce—Continued.

The harbor bottom and banks are mud and sand. This cheapens the cost of dredging for private improvements. The rock ledges and reefs that make this work expensive elsewhere are avoided at Norfolk. The harbor does not silt up.

### Manufacturing.

Capital Invested .....	\$30,000,000.00
Annual Pay Roll .....	\$ 5,400,000.00
Annual Production .....	\$39,000,000.00
Number of Plants .....	362
Number of Employees .....	15,000

Industries are rapidly increasing in number and diversity.

### Wholesale Trade.

Over ten million dollars are invested in the jobbing business; the annual sales being fifty million dollars.

An unlimited field is open in this business. First class houses handling millinery, hats and caps, boots and shoes, dry goods, drugs, hardware and clothing could safely invest any amount of capital.

### Great Cotton Port.

From five hundred to eight hundred thousand bales of cotton are shipped through Norfolk every season. Present modern facilities are being enlarged to care for logical expansion. Large numbers of chartered steamers supplement services of ocean liners in handling Norfolk exports.

### Southeastern Lumber Market.

Seven hundred million feet of lumber is sold in Norfolk every year. Norfolk is headquarters for Carolina yellow pine, gum, cypress, etc. An important domestic and export trade in hardwood is conducted.

## Trucking and General Farming.

Because of the climate, soil, markets and transportation facilities, trucking and general farming in the Norfolk district have made Norfolk County the most densely populated section of Virginia.

The future development of the agricultural possibilities of the Norfolk district will make the territory within one hundred miles of the city the most highly developed and populous farming district in the United States. It is bound to come for the great cities of the North and East depend upon Norfolk for their vegetables.

The present agricultural development is the backbone of Norfolk's prosperity. When it is considered that it is not more than one-tenth developed and the present demand for its products cannot be met, the solidity of Norfolk's expansion can be seen.

The proximity of the Gulf Stream lengthens out the crop season of a community almost wholly northern in latitude, to two hundred and twenty-eight crop-growing days. This is done without making the climate unsatisfactory to people raised in the northern sections.

The Norfolk farming district is covered with a net-work of steam and electric railways. A great part of it is also on waterways that enable the products to be marketed in the grower's motor boat at a cost that is negligible.

The great cities of Washington, Baltimore, Philadelphia, New York and Boston rely almost entirely upon the Norfolk district at certain seasons for its farm products. These products are sent there in steamships to a great extent; they are ideal carriers for truck and vegetables. The western mar-





Berkley Ward, the Industrial Section of Norfolk, the Southern Branch of the Elizabeth River and the U. S. Navy Yard  
The Belt Line Railroad and deep water meet here.

## INTERESTING STATISTICS.

### Building Permits.

Three million and ninety-three thousand dollars worth of new buildings were erected in Norfolk during 1913, as compared with one million five hundred thousand spent for that purpose in 1907.

#### Post Office Receipts.

1909.....\$295,900.00  
1913..... 388,391.00

#### Bank Deposits.

1905..... \$13,628,142.00  
1913..... 22,179,626.00

#### Property Values.

1900.....\$26,175,980.00  
1913..... 67,623,800.00

#### Population Norfolk City.

1900.....46,634  
1913.....85,005  
(U. S. Census.)

## Water Transportation.

Norfolk's coastwise water lines and rail lines are clearly shown on the numerous maps in this book.

Eleven lines of high class passenger and cargo ships connect Norfolk with New York, Boston, Providence, Philadelphia, Baltimore, Washington, Rappahannock River, York River, Mobjack Bay, Mattaponi River, James River and the Carolina Sounds.

The Hamburg-American Line has sailings to Hamburg; Holland-American Line to Rotterdam and Amsterdam; Furness-Withy Lines to London, Liverpool, Norway and Mexico; Donaldson Line to Glasgow; all freight services. Booth Line gives freight and passenger service to Barbados and Amazon River.

Thousands of ocean and coastwise vessels call at Norfolk for cargo and bunker coal, in addition to the above regular lines.

kets are also drawing upon Norfolk. Points over one thousand miles away are being supplied.

Two soil types distinguish the Norfolk district. The Norfolk fine sandy loam and the Norfolk fine sand soils are ideal for the products raised. The first type has a surface soil of a depth of six to fifteen inches. It does not clod or bake. At a depth of two feet it becomes a sandy clay loam which retains moisture well. The second type, a fine sand, has a surface depth of about eight inches, and below a more compact sand extends to a depth of two feet. It drains thoroughly and provides a warm soil. There is a black soil type near Norfolk with as high as three per cent of nitrogen content which is a great corn and staple crop producer.

We quote verbatim from the 1912 year book of the United States Department of Agriculture regarding this section's trucking industry and its importance:

"The great winter garden, which supplies the cities of the Northeastern States with the fresh vegetables demanded during the latter months of winter and early spring, stretches in a narrow belt along the coast from the vicinity of Savannah, Georgia, to the southern portions of New Jersey.

"The Norfolk, Virginia, trucking area is probably the best known, as well as the oldest trucking district, of the Atlantic coastal region. It is estimated that nearly 35,000 acres of land are devoted to truck crops in this district, which comprises parts of Princess Anne, Norfolk, Nansemond and Isle of Wight Counties in Virginia. The gross returns from this business exceed \$8,000,000 each year.

"Early Irish potatoes are the chief crop in acreage and value. The value of this crop usually exceeds \$2,000,000.



## NORFOLK NAVY YARD, MARINE BARRACKS HOSPITAL, FO

Norfolk is important in the nation's scheme of defense because of its strategic location. In time of war, as well as peace, the Capes of Virginia are the gateways to the nation and must be defended at all cost.

The unexcelled anchorage of Hampton Roads, which is but a few miles from the open sea makes it the rendezvous of the Atlantic Fleet. Off Cape Henry is the Southern Drill Grounds where the fleet has maneuvers and target practice that fit it for war.

The channel leading to Norfolk and the Navy Yard has a minimum depth of thirty-five feet. One and a quarter million dollars will soon be spent for widening it and in a few years it will be made forty feet deep.

The Navy Yard, in the Portsmouth section, is our largest single employer of labor. Twenty-five hundred men are employed with an annual pay-roll of three million dollars.

More battleships are docked at Norfolk than any other naval station. One dock will accommodate the largest ship of the Navy. Another, one thousand feet long, costing three million dollars, will be built within a year or two.

The North Atlantic Fleet uses Norfolk as its main supply station for coal, provisions and ammunition.

The marine barracks and marine officers' school are located on the naval reservation.

### **St. Helena Training Station.**

Where naval recruits are apprenticed before being assigned to work on active warships. Largest in the country.



Strawberries are next in importance, giving an annual return of about \$1,000,000. Kale and spinach, grown as winter crops, are harvested to a value of nearly \$1,000,000 each year. Cabbage, peas and beans constitute the other more important crops, although cucumbers, radishes, beets, melons and sweet potatoes are grown on a considerable acreage.

"It is probable that the available land supply for trucking purposes has been more nearly utilized in the Norfolk district than in any of the other trucking regions of the Atlantic Coast region. Yet there exists in the northern portions of the counties named an area of the Norfolk and Portsmouth soil series in excess of 110,000 acres and in the vicinity of the port of Norfolk not less than 250,000 acres of these peculiarly truck-soil types."

Here is the best developed farming section of the South. Every condition has been proved. No pioneering is needed. This is neither an untried nor a boom country where promoters are selling farm lands at unreasonable prices.

The prices of these lands are reasonable. Improved truck farms near the city can be had at from \$50.00 to \$150.00 per acre. The same soil, but less improved, at from \$15.00 to \$25.00. Ordinary farm lands adapted to general crops range from \$30.00 to \$100.00.



1. Strawberry pickers at work. 2. Intensive Cultivation of a Norfolk district truck farm. 3. Making the growth of cucumbers absolutely certain. 4. The corn-raising possibilities of the Norfolk district are responsible for numbers of the best class of farmers from such states as Ohio and Indiana moving here.

The intensive truck farming of the Norfolk district sets the example for all other sections. The staple crops attract farmers that otherwise would not settle in the South.

**S, ST. HELENA TRAINING STATION, NAVAL  
RT MONROE, ETC.**

Has band of over one hundred pieces. Daily drills attract many visitors. Is located in Berkley Ward.

**Naval Hospital. Soldiers' Home.**

The first institution has a very attractive location in Portsmouth; the second is on the north side of Hampton Roads. They are very interesting to visitors. The mild climate makes life very pleasant for the inmates.

**Fort Monroe and Fort Wool.**

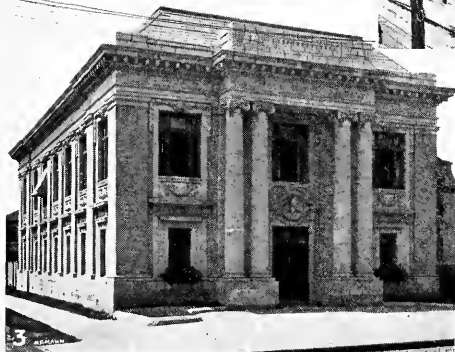
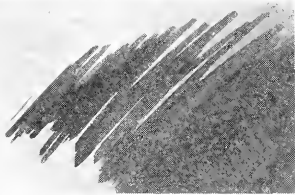
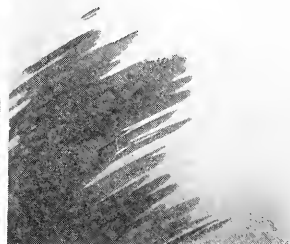
The first named is the largest fortress in America. Has over a hundred officers and thousands of enlisted men. Coast Artillery School is located here. Its batteries of high-powered rifles protect the national capital and the central portion of the seaboard. Second fort is on an island between Old Point and Willoughby.

**Shipbuilding Plant.**

America's largest shipbuilding plant and commercial dry docks are located on the north side of the harbor at Newport News.

**Local Transportation.**

All of these places can be easily and cheaply reached by ferry or street railway from Norfolk. Visitors to the city can obtain necessary information by applying in person or by letter or telephone to the Chamber of Commerce of Norfolk, Virginia.



## PUBLIC INSTITUTIONS.

1. The Norfolk Young Men's Christian Association. 2. Naval Y. M. C. A., erected for the benefit of enlisted men in the U. S. Navy.
3. The Carnegie Public Library, located on Freemason Street.

Numerous high-class churches head the institutional life of Norfolk. All denominations are well represented. People from every part of the country live in Norfolk and are represented in its church and social life.





SCENES AT THE NORFOLK NAVY YARD.

1. U. S. S. Florida in the large dry dock. 2. U. S. S. Minnesota taking stores at Norfolk Navy Yard. 3. U. S. S. Louisiana and Virginia. 4. The North Atlantic Fleet in Hampton Roads; reached via trolley or boats from Norfolk.

The Norfolk Navy Yard is located on the Southern Branch, Portsmouth side. Reached via Ferry from foot of Commercial Place, thence street car or short walk. Marine Barracks adjacent; training station opposite.



The Maury High School—the center of Norfolk's public school system. The city and county of Norfolk lavish money on their schools.

## Living Conditions.

Few places on this earth offer the combination of congenial living and business conditions available at Norfolk.

Here on the seacoast, just midway between North and South, with a healthy, stimulating climate that is a combination of the best of both sections; with schools, churches, clubs and organizations that satisfy the most exacting, with a splendid present and inspiring future for commercial, industrial and professional pursuits, life is worth while.

A center of eastern sea-food production, the truck garden of the Atlantic; living is moderate in price, with the best and freshest products available.

Modern houses and numerous high class apartments may be bought or rented at reasonable prices. Accommodations can be easily had.

Norfolk's theatres are unexcelled in the South. Norfolk capital controls a large proportion of the theatres on the Southern Seaboard.

The New York theatrical companies on tour play Norfolk as the first Southern point. Norfolk residents do not have to wait long to see the latest and best shows.





The Casino and Grounds at Virginia Beach; one of the greatest watering places in America. Regularly visited by people from every State.

## Hotel and Restaurant Facilities.

Norfolk provides accommodations for the transient that cities of twice its size would regard as very satisfactory.

Her eight first class hotels have sleeping quarters for nineteen hundred guests. A number of first class restaurants supplement the hotel cafes.

The transient life of Norfolk is one of its most attractive and enlivening features. It gives a metropolitan aspect to the hotels, restaurants and amusements places.

Norfolk is on one of the best traveled routes between the East and the West and South, made up of the railroads to Norfolk, thence fast passenger steamers to New York, Baltimore, Washington and Boston, also by train to New York. The volume of business, pleasure and health seekers from all sections supplemented by this year-'round stop-over travel makes Norfolk lively throughout the year.



## Living Conditions.

Health conditions are excellent. The sea air is a stimulant. Every part of the city is well drained and near open tidewater. The drinking water is pure and soft. The death rate among whites is the national average of fifteen per thousand.

Look at the map and see how easily and quickly the largest cities of the East can be reached; most of them by water. Southern interests can be handled from Norfolk without having to live in an isolated community.

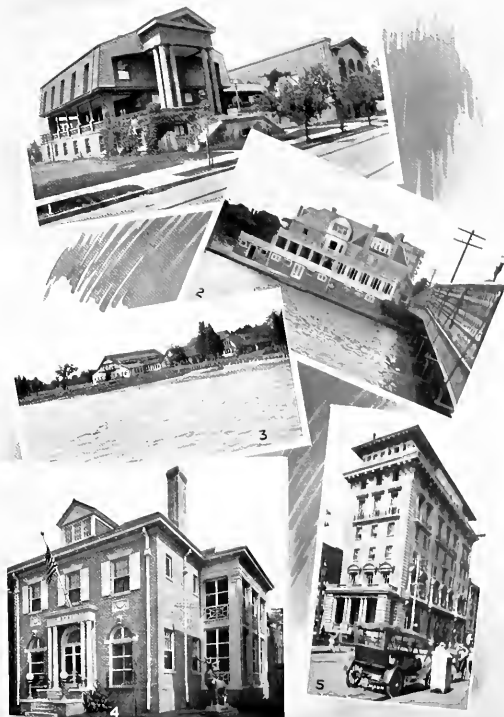
The evening and the week-end can be spent visiting such interesting places as Ocean View, Cape Henry, Virginia Beach, Lynnhaven, Old Point, Pine Beach, Newport News, Hampton, the Navy Yard, Naval Hospital, Soldiers' Home, Naval Training Station: all these places are within an hour's trolley or boat ride of Norfolk.

The section included within one hundred miles radius of Norfolk offers numberless opportunities to visit scenes associated with the most important acts in the history of America.

Hunting and fishing in and around Norfolk is famed the world over. The duck shooting on Chesapeake Bay, Back Bay, etc., for which Norfolk is headquarters, brings lovers of sport here from all over the United States.

Hundreds of naval and army officers and their families live in and around Norfolk and add variety to life. The North Atlantic Fleet rendezvous in Hampton Roads several times a year and hardly a week passes that a battleship does not come up to the Navy Yard. Several are usually there for docking and repairs.

As a place in which to live a comfortable and healthy life amid congenial surroundings at a reasonable price, Norfolk ranks high.



## CLUB BUILDINGS.

1. The Ghent Club. 2. The Borough Club, located on the bank of the Hague. 3. The Norfolk Country Club—the golf links and club house front on the banks of the LaFayette River, a branch of the Elizabeth River.
4. The Elks' Club. 5. The Virginia Club—the down town club.



Fishing on famous Lynnhaven Bay. Easily reached from Norfolk by Norfolk Southern electric cars. See map on pages thirty-three and thirty-four.

Cooking as practiced in Norfolk hotels and restaurants, rises from the commonplace and becomes an art. Here the dishes that have made Virginia famous are served at their best. Virginia hams and bacon, sea-food, fruit and vegetables are unsurpassed the world over.

The next trip East buy a circle ticket which permits one-half of the round trip to be made via Norfolk and a steamship line.

Numerous hotels, boarding houses, cottages and cafes at nearby beach resorts supplement the facilities provided in the city for transients. Their rates are reasonable. Write the Chamber of Commerce for further information.

A stroll on the beach at Cape Henry between the breakers and the great sand dunes; a climb to the top of the tall light-house, and a meal of roasted Lynnhaven oysters served at the pavilion, is an experience that is never forgotten. Reached by the Norfolk Southern electric cars from City Hall Avenue.



**NORFOLK RESIDENCES.**

1. Graydon Park. 2. Boissevain Avenue.
3. Mowbray Arch.





#### HOTEL BUILDINGS.

1. The Lorraine Hotel, Granby and Tazewell Streets.
2. Hotel Norfolk, Granby Street near Freemason Street.
3. The Fairfax Hotel, City Hall Avenue and Randolph Street.
4. The Victoria Hotel, Main Street east of Commercial Place.

5. The Atlantic Hotel, Granby Street between Main and Plume Streets.
6. Hotel Neddo, Plume Street near Granby Street.
7. The Lynnhaven Hotel, Granby and Freemason Streets.
8. The Monticello Hotel, Granby Street and City Hall Avenue.



### HOSPITALS.

1. St. Vincent's Hospital. 2. Sarah Leigh Hospital.
- 3 Norfolk Protestant Hospital.



**Do you desire more  
information about any subject  
mentioned in this book ?**

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of Norfolk**

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